

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Faith Stead
Debtor

Case No. 18-00047-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: May 13, 2025

User: AutoDocket
Form ID: fnldecnd

Page 1 of 2
Total Noticed: 12

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2025:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Faith Stead, 498 Little Walker Road, Shohola, PA 18458-2807 |
| cr | + U.S. Bank Trust Company, National Association, as, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004, UNITED STATES 30004-2001 |
| 5008946 | + Phelan, Hallinan, Diamond & Jones, 1 Penn Ctr Plaza, 1617 JFK Blvd., Ste 1400, Philadelphia, PA 19103-1814 |
| 5025668 | SunTrust Mortgage, Inc., Bankruptcy Department RVW 3034, PO Box 27767 Richmond, VA 23261 |

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|--|
| cr | + Email/Text: bankruptcy@bbandt.com | May 13 2025 18:38:00 | SunTrust Bank, Bankruptcy Department, VA - RVW - 3034, P.O. Box 27767, Richmond, VA 23261-7767 |
| 5034732 | Email/PDF: resurgentbknofications@resurgent.com | May 13 2025 18:44:09 | CACH, LLC its successors and assigns as assignee, of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 5117254 | Email/PDF: bncnotices@becket-lee.com | May 13 2025 18:44:16 | Kohl's, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 5032755 | + Email/Text: bankruptcydpt@mcmcg.com | May 13 2025 18:38:00 | MIDLAND FUNDING LLC, PO BOX 2011, WARREN MI 48090-2011 |
| 5009515 | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | May 13 2025 18:44:16 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 5035164 | + Email/PDF: acg.acg.ebn@aisinfo.com | May 13 2025 18:44:01 | Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 5194354 | Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | May 13 2025 18:38:00 | U.S. Bank National Association et al., c/o Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250 |
| 5194355 | + Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | May 13 2025 18:38:00 | U.S. Bank National Association et al., c/o Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250, U.S. Bank National Association et al., c/o Select Portfolio Servicing, Inc. 84165-0250 |

TOTAL: 8

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| 5008947 | | U.S. Bank National Assoc. |
| cr | * | Kohl's, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701 |
| cr | *+ | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| cr | *+ | Synchrony Bank by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 15, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2025 at the address(es) listed below:

| Name | Email Address |
|-------------------------|--|
| Bradley J Osborne | on behalf of Creditor U.S. Bank National Association et al. c/o Select Portfolio Servicing, Inc. bosborne@hoflawgroup.com, ckohn@hoflawgroup.com |
| Danielle Boyle-Ebersole | on behalf of Creditor U.S. Bank National Association et al. c/o Select Portfolio Servicing, Inc. dboyle-ebersole@hoflawgroup.com, ckohn@hoflawgroup.com |
| Denise E. Carlon | on behalf of Creditor U.S. Bank National Association as trustee on behalf of the holders of the MASTR Alternative Loan Trust 2005-6 Mortgage Pass-Through Certificates, Series 2005-6 bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Francisco J. Cardona | on behalf of Creditor U.S. Bank Trust Company National Association, as Trustee, as successor-in-interest to U.S. Bank National Association as trustee, on behalf of the holders of the MASTR Alternative Loan Trust 2005-6 Mo fcardona@raslg.com |
| Jack N Zaharopoulos | ecf_pahu_alt@trustee13.com |
| Karina Velter | on behalf of Creditor U.S. Bank National Association as trustee on behalf of the holders of the MASTR Alternative Loan Trust 2005-6 Mortgage Pass-Through Certificates, Series 2005-6 karina.velter@powerskirm.com, brausch@pincuslaw.com |
| Mario John Hanyon | on behalf of Creditor SUNTRUST BANK AS ATTORNEY IN FACT FOR ET. AL. pamb@fedphe.com mario.hanyon@brockandscott.com |
| Sarah K. McCaffery | on behalf of Creditor U.S. Bank National Association as trustee on behalf of the holders of the MASTR Alternative Loan Trust 2005-6 Mortgage Pass-Through Certificates, Series 2005-6 smccaffery@friedmanvartolo.com, ckohn@hoflawgroup.com |
| Sherri R Dicks | on behalf of Creditor U.S. Bank National Association as trustee on behalf of the holders of the MASTR Alternative Loan Trust 2005-6 Mortgage Pass-Through Certificates, Series 2005-6 sdicks@raslg.com |
| Thomas Song | on behalf of Creditor SUNTRUST BANK AS ATTORNEY IN FACT FOR ET. AL. tomysong0@gmail.com |
| Thomas Song | on behalf of Creditor SUNTRUST BANK INC. tomysong0@gmail.com |
| United States Trustee | ustpregion03.ha.ecf@usdoj.gov |
| Vern S. Lazaroff | on behalf of Former Trustee Charles J DeHart III (Trustee) pabankruptcy@vernlazaroff.com, r39899@notify.bestcase.com |
| Vern S. Lazaroff | on behalf of Debtor 1 Faith Stead pabankruptcy@vernlazaroff.com r39899@notify.bestcase.com |

TOTAL: 14

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

In re:

Faith Stead,

Chapter 13

Debtor 1

Case No. 5:18-bk-00047-MJC

Social Security No.:

xxx-xx-4349

Employer's Tax I.D. No.:

FINAL DECREE

The estate of the above named debtor(s) has been fully administered and the deposit required by the plan has been distributed.

IT IS ORDERED THAT:

Jack N Zaharopoulos

is discharged as trustee of the estate of the above named debtor(s); the case is closed without a discharge having been issued for **Faith Stead** in accordance with §1328 of the Bankruptcy Code.

By the Court,



Mark J. Conway, United States Bankruptcy Judge

Dated: May 13, 2025

fnldec (01/22)